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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
(Use several sheets if necessary)Sheet 1 of 2Atty. Docket No.  
JRM0001Serial No.  
09/368,422First Named Inventor:  
MYERSFiling Date  
08/05/99Group  
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Technology Center 2100**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	Document Number	Date of Publication	Name of Patentee or Applicant of Cited Document	Int'l. Class	U.S. Class
	A1	4947028	08-07-1990			
	A2	5383113	01-17-1995			
	A3	5679940	10-21-1997			
	A4	5732400	03-24-1998			
	A5	5737494	04-07-1998			
	A6	5774883	06-30-1998			
	A7	5812988	09-22-1998			
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	A10	6073104	06-06-2000			
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	A12	6112246	08-29-2000			
	A13	6167385	12-26-2000			

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author, title of the article, title of the item, date, page(s), volume-issue number(s), publisher, city and/or country where published
	B1	Edward M. Lewis, <u>Principles and Practice of Scoring</u> , AN INTRODUCTION TO CREDIT SCORING, © 1992, pp. 25-31, Published by Fair, Isaac and Co., Inc., San Rafael, California, USA.
	B2	Donna Faulk, <u>SBA Loan-Backed Securities</u> , ASSET BACKED SECURITIES, © 1996, Chapter 10 (pp. 169-177), Published by Frank J. Fabozzi Associates, New Hope, Pennsylvania, USA.
	B3	Vincent T. Pica and Anand K. Bhattacharya, <u>The Securitization of Health Care Receivables</u> , ASSET BACKED SECURITIES, © 1996, Chapter 11 (pp. 179-186), Published by Frank J. Fabozzi Associates, New Hope, Pennsylvania, USA.
	B4	Len Blum and Chris DiAngelo, <u>Structuring Efficient Asset-Backed Transactions</u> , ASSET BACKED SECURITIES, © 1996, Chapter 15 (pp. 237-267), Published by Frank J. Fabozzi Associates, New Hope, Pennsylvania, USA.

EXAMINER

DATE CONSIDERED

\*Examiner: Initial if referenced considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for Form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use several sheets if necessary)  <b>Sheet 2 of 2</b>	<b>Atty. Docket No.</b> JRM0001	<b>Serial No.</b> 09/368,422
	<b>First Named Inventor:</b> MYERS	
	<b>Filing Date</b> 08/05/99	<b>Group</b> 2164

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**NON-PATENT LITERATURE DOCUMENTS - Continued**

Examiner Initials	Cite No.	Include name of the author, title of the article, title of the item, date, page(s), volume-issue number(s), publisher, city and/or country where published
	B5	Linda Hsu and Cyrus Mohebbi, <u>Credit Enhancement in ABS Structures</u> , ASSET BACKED SECURITIES, © 1996, Chapter 17 (pp. 277-283), Published by Frank J. Fabozzi Associates, New Hope, Pennsylvania, USA.
	B6	Dennis M. Cantwell, <u>How Public Corporations Use Securitization in Meeting Financial Needs: The Case of Chrysler Financial Corporation</u> , A PRIMER ON SECURITIZATION, © 1996, Chapter 5 (pp. 55-65), The MIT Press, Cambridge, Massachusetts, USA.
	B7	Neil D. Baron, <u>The Role of Rating Agencies in the Securitization Process</u> , A PRIMER ON SECURITIZATION, © 1996, Chapter 7 (pp. 81-90), The MIT Press, Cambridge, Massachusetts, USA.
	B8	Lowell Bryan, <u>The Risks, Potential, and Promise of Securitization</u> , A PRIMER ON SECURITIZATION, © 1996, Chapter 14 (pp. 171-182), The MIT Press, Cambridge, Massachusetts, USA.
	B9	Charles C. Poirier and Stephen E. Reiter, <u>The Search For Total Value</u> , SUPPLY CHAIN OPTIMIZATION - BUILDING THE STRONGEST TOTAL BUSINESS NETWORK, © 1996, pp. 118-120, Berrett-Koehler Publishers, San Francisco, CA. USA.
	B10	Charles C. Poirier and Stephen E. Reiter, <u>General Electric Credit Corporation</u> , SUPPLY CHAIN OPTIMIZATION - BUILDING THE STRONGEST TOTAL BUSINESS NETWORK, © 1996, Page 151, Berrett-Koehler Publishers, San Francisco, CA. USA.
	B11	Charles C. Poirier and Stephen E. Reiter, <u>Advanced Partnering</u> , SUPPLY CHAIN OPTIMIZATION - BUILDING THE STRONGEST TOTAL BUSINESS NETWORK, © 1996, Chapter 7 (pp. 160-197), Berrett-Koehler Publishers, San Francisco, CA. USA.
	B12	Charles C. Poirier and Stephen E. Reiter, <u>Creating the Virtual Network</u> , SUPPLY CHAIN OPTIMIZATION - BUILDING THE STRONGEST TOTAL BUSINESS NETWORK, © 1996, Chapter 9 (pp. 225-264), Berrett-Koehler Publishers, San Francisco, CA. USA.

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